GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:5541
ANSWERED ON:07.04.2017
Social Security Schemes
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Will the Minister of FINANCE be pleased to state:

(a) the details of enrolment made under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) so far, State/UT-wise;
(b) the percentage of beneficiaries covered in these schemes compared to India's population;
(c) whether the Government has received any complaints of banks not cooperating in implementation of the schemes and if so, the Government's action thereon;
(d) whether the Government has reviewed these schemes and also focusing on raising financial literacy among the people; and
(e) if so, the details thereof?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) to (e):. The State-wise gross enrolment data under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) is annexed. Approximately 10.25 per cent of India's total population is covered under these two schemes (based on 2011 Census).
Review of both the said schemes is done periodically. To raise the financial literacy among the people several steps have been taken such as creation of an exclusive website www.jansuraksha.gov.in to spread awareness regarding the said schemes, which hosts all relevant material / information, including forms, rules etc. related to these schemes in English, Hindi and regional languages. Further, banks and insurance companies have also organized camps and outreach efforts to facilitate access to the schemes. Banners displaying features of the schemes were also installed at all banks and insurance company branches.
A wide Media based publicity campaign through Local/National Newspapers and advertisements on Television/Radio/ Internet was used to create awareness about the various aspects of the schemes.
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